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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(s): Kraft et al.

SERIAL NO.: 09/805,808

ART UNIT: 2171

FILING DATE: 3/13/2001

EXAMINER: Thaj, Hanh B.

TITLE: CREDIBILITY RATING PLATFORM

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Technology Center 2100

Commissioner of Patents
P.O. Box 1450
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AMENDMENT

I. INTRODUCTION

This is in response to the Office Action mailed April 2, 2003 (Paper No. 4) in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.

This amendment is being submitted in the revised format as described in *AMENDMENTS IN A REVISED FORMAT NOW PERMITTED*, signed January 31, 2003, and published on February 25, 2003.

Please amend the Application as follows:

~~07/09/2003 DENMANU1 00000052 09805808~~

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~~Adjustment date: 07/10/2003 DENMANU1~~

~~07/09/2003 DENMANU1 00000052 09805808~~

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